

NEW JERSEY DEPARTMENT OF BANKING AND INSURANCE
2005 HOMEOWNERS INSURANCE PREMIUM COMPARISON
Township of Woodbridge (Middlesex County)

<u>Company</u>	<u>HO-3</u>	<u>HO-4</u>	<u>HO-6</u>
AAA Mid-Atlantic Ins Co of NJ	\$400	\$155	\$157
Ace American Ins Co (Ace Group)	\$400	\$110	\$156
All Amer Ins Co (Central Mutual of OH Group)	\$368	\$164	\$207
Allstate NJ Ins Co	\$374	\$105	\$141
American Fire & Cas Co (Ohio Casualty Group)	\$453	N/A	\$288
American Ins Co (Allianz Group) (2)	\$541-\$612	N/A	N/A
American Intl Ins Co of NJ	\$434	\$188	\$249
Amica Mutual Ins Co (1)	\$554	\$166	\$262
Armed Forces Ins Exchange (3)	\$334	N/A	\$130
Associated Indemnity Corp (Allianz Group) (2)	\$648-\$765	\$123-\$158	\$209-\$231
Atlantic Employers Ins Co (Ace Group)	\$470	\$97	\$135
Atlantic Mutual Ins Co (Atlantic Mutual Group)	\$446	\$160	\$200
Balboa Ins Co	\$395-\$582	N/A	N/A
Bay State Ins Co (Andover Group)	\$417	\$164	\$191
Camden Fire Ins Assoc (OneBeacon Group)	\$582-\$725	\$182-\$199	\$210-\$228
Centennial Ins Co (Atlantic Mutual Group)	\$491	\$162	\$202
Central Mutual Ins Co (Central Mutual of OH Group)	\$451	\$164	\$207
Chubb Ins Co of NJ (Chubb Group) (2)	\$444	\$126	\$173
Citizens Ins Co of Amer (All-America Financial Group)	\$331	N/A	N/A
Countryway Ins Co	\$298-\$365	\$146	\$229
Cumberland Mut Fire Ins Co	\$334-\$425	\$160	\$333
Electric Ins Co (3)	\$295	\$102	\$144
Empire Fire & Marine Ins Co	\$313-\$411	N/A	N/A
Encompass Ins Co of New Jersey	\$581	\$286	\$271
Excelsior Ins Co (Liberty Mutual Group)	\$359-\$480	\$150	\$204
Farm Family Cas Ins Co (3)	\$376	\$114	\$172
Farmers Ins Co of Flemington	\$371	\$148	\$145
Farmers Mutual Fic of Salem Cty	\$328-\$451	\$183	\$325
Federal Ins Co (Chubb Group)	\$633	\$126	\$173
Fidelity Mohawk Ins Co (Franklin Mutual Group)	\$384-\$408	\$126	\$165
Fidelity National Prop and Cas Ins	\$349	\$117	\$141
Firemans Fund Indemnity Corp (Allianz Group)	\$679	N/A	N/A
Firemans Fund Ins Co (Allianz Group)	\$648-\$765	\$123-\$158	\$209-\$231
First American Prop & Cas Ins Co	N/A	\$234	N/A
First Trenton Indemnity Co	\$326	\$114	\$147
Fitchburg Mutual Ins Co	\$457	\$145	\$230
FMI Ins Co (Franklin Mutual Group) (2)	\$300	N/A	\$156
Founders Ins Co	\$387-\$451	\$154	\$189
Franklin Mut Ins Co (Franklin Mutual Group) (2)	\$373	\$126	\$165
Germantown Ins Co (Philadelphia Contributionship Group)	\$388	N/A	\$227
Graphic Arts Mutual Ins Co (Utica National Group)	\$315-\$397	\$144	\$204
Great Northern Ins Co (Chubb Group) (2)	\$444	\$118	\$162

(1) Pays dividends

(2) Provides MORE coverage than profile

(3) Insures only members of certain groups or professional associations

N/A Company does not write form

A range indicates company has different eligibility requirements within rating system

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Hanover Ins Co (All-America Financial Group)	\$503	\$117	\$154
Harleysville Ins Co of NJ (2)	\$391-\$456	\$160-\$185	\$185-\$213
Hartford Cas Ins Co (The Hartford Group)	\$447	\$110	\$138
Hartford Fire Ins Co (The Hartford Group)	\$597	\$140	\$177
Hartford Underwriters Ins Co (The Hartford Group)	\$469	\$114	\$160
High Point Preferred Ins Co (fmr. Prudential P&C)	\$391	\$129	\$140
Homesite Ins Co	\$434	\$188	\$249
Insurance Co of North Amer (Ace Group)	\$353	N/A	N/A
Liberty Mutual Fire Ins Co (Liberty Mutual Group)	\$381	\$125	\$145
Massachusetts Bay Ins Co (All-America Financial Group)	\$389	\$109	\$140
Mercer Ins Co of NJ Inc	\$406-\$393	\$212	\$219
Merchants Ins Co of NH Inc (Merchants Group)	\$325	N/A	\$366
Merchants Mutual Ins Co (Merchants Group)	\$478	\$196	\$241
Merrimack Mut Fire Ins Co (Andover Group)	\$460-\$614	\$156	\$218
Metropolitan Grp Prop & Cas Ins Co	\$583	\$112	\$166
New Jersey Manufacturers Ins Co (New Jersey Manufacturers Group)	\$412	\$64	\$116
New Jersey Re-Insurance Co (New Jersey Manufacturers Group)	\$485	\$74	\$136
Ohio Cas Ins Co (Ohio Casualty Group)	\$604	\$148	\$218
Pacific Indemnity Co (Chubb Group)	\$633	\$126	\$173
Philadelphia Contributionship Ins (Philadelphia Contributionship Gro	\$606	\$174	\$298
Preferred Mutual Ins Co	\$368	\$132	\$185
Preserver Ins Co	\$305-\$435	\$148	\$122-\$175
Proformance Ins Co	\$360	N/A	\$256
Providence Mut Fire Ins Co (1)	\$391-\$657	\$169	\$175
Public Service Mutual Ins Co	\$405	\$118	\$114
Quincy Mutual Fire Ins Co	\$337-\$414	\$130	\$167
Rutgers Cas Ins Co	\$366-\$482	\$124-\$160	\$97-\$121
Selective Ins Co of Amer (Selective Group)	\$364	\$140	\$184
Selective Way Ins Co (Selective Group)	\$289	N/A	\$184
Shelby Cas Ins Co	\$387-\$513	\$108-\$142	\$147-\$195
Sompo Japan Ins Co of America	\$378	\$106	\$195
State Farm Fire and Cas Co	\$557	\$131	\$183
Tokio Marine & Nichido Fire Ins Co Ltd	\$408	\$185	\$315
United Services Auto Assoc (USAA Group) (1) (3)	\$337-\$408	N/A	\$84-\$111
USAA Cas Ins Co (USAA Group) (3)	\$395-\$475	N/A	\$107-\$153
Utica Mutual Ins Co (Utica National Group)	\$457	\$168	\$252
Vigilant Ins Co (Chubb Group) (2)	\$481	\$126	\$173
West American Ins Co (Ohio Casualty Group)	\$528	N/A	\$267

(1) Pays dividends

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